

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 16–20656–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Claire T Galiano  
aka Claire T Morano  
221 Hollywood Avenue  
Villas, NJ 08251

Social Security No.:  
xxx–xx–4442

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 11, 2018.

On 6/20/2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: July 24, 2019  
Time: 10:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101–2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 21, 2019  
JAN: lgr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Claire T Galiano  
 Debtor

Case No. 16-20656-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 54

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Claire T Galiano, 221 Hollywood Avenue, Villas, NJ 08251-1238  
 cr +Ocean City Home Bank, c/o Robert L. Saldutti, Esquire, Saldutti, LLC, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511  
 516211705 +Al's Plumbing & Heating Inc., 1255 Bayshore RD, Villas, NJ 08251-2516  
 516211706 +Alere Home Monitoring, PO Box 6359, Carol Stream, IL 60197-6359  
 516211708 Boscov's, C/O AssetRecovery, 220 E. Devon Ave, Ste 200, Des Plaines, IL 60018  
 516211709 Bureaus Investment Group, c/o Central Credit Services Inc, PO Box 15118, Jacksonville, FL 32239-5118  
 516211710 +Cape Regional Physicians Association, PO Box 593, Cape May Court House, NJ 08210-0593  
 516211711 +Capital One Retail Card Service, c/o The Bureaus, 650 Dundee Road, Ste 370, Northbrook, IL 60062-2757  
 516211712 +Chase Bank USA, N.A., C/O Real Time Solutions, Dept. 107565, PO Box 1259, Oaks, PA 19456-1259  
 516211713 +Chase/Bank One, PO Box 15298, Wilmington, DE 19850-5298  
 516211720 Comenity Capital/HSN/World Financial, C/O Portfolio Recovery Associates LLC, Norfolk, VA 23541  
 518030138 +DLJ Mortgage Capital, Inc, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 516211723 +Holy Redeemer VNA-NJ, C/O Tabas & Rosen, P.C., 1601 Market St., Suite 2300, Philadelphia, PA 19103-2306  
 516283791 +Mount Carmel Hospital, 793 W State St, Columbus OH 43222-1560  
 516211726 +Ocean City Home Bank, c/o Saldutti Law Group, 800 North Kings Highway, Ste 300, Cherry Hill, NJ 08034-1511  
 516335727 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 516211727 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445  
 516211729 +Towne Property Management, 777 Dearborn Park Lane, Columbus, OH 43085-5716  
 516211730 +Univ of PA/Dept of Medicine, C/O Arcadia Recovery Bureau, LLC, PO BOX 70256, Philadelphia, PA 19176-0256  
 516211731 Univ of Penn Health System, c/o Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
 516211734 +Verizon, c/o Trident Asset Management, 53 Perimeter Center East, Ste 440, Atlanta, GA 30346-2230  
 517396745 Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, Ca. 92868-3314  
 517396746 +Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, Ca. 92868-3314, Wilmington Savings Fund Society, FSB, et, c/o Kondaur Capital Corporation 92868-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 21 2019 23:33:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 21 2019 23:33:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr E-mail/Text: cio.bncmail@irs.gov Jun 21 2019 23:33:21 Internal Revenue Service, 955 S. Springfield Avenue, Springfield, NJ 07081  
 516329766 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 21 2019 23:41:37 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 516422076 E-mail/PDF: resurgentbknofications@resurgent.com Jun 21 2019 23:41:18 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516211707 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 21 2019 23:33:25 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610  
 516226095 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 21 2019 23:33:25 Atlantic City Electric Co, 5 Collins Drive, Suite 2133, Mailstop 84CP42, Carneys Point, NJ 08069-3600  
 516293847 E-mail/PDF: rmscedi@recoverycorp.com Jun 21 2019 23:29:44 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 517323013 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 21 2019 23:52:45 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516211714 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:44 Citibank, N.A./The Home Depot, C/O Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914  
 516211715 E-mail/Text: bankruptcy@philapark.org Jun 21 2019 23:34:09 City of Philadelphia Parking Violation, PO Box 41818, Philadelphia, PA 19101-1818  
 516211716 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:31 Comenity Bank/Brylane Home, c/o Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914

District/off: 0312-1

User: admin  
Form ID: 185

Page 2 of 3  
Total Noticed: 54

Date Rcvd: Jun 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516211717 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2019 23:33:32  
Comenity Bank/Peebles Credit Card, PO Box 182273, Columbus, OH 43218-2273  
516211718 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:31  
Comenity Bank/Romans/World Financial, C/O Portfolio Recovery Associates, LLC,  
PO Box 12914, Norfolk, VA 23541-0914  
516211719 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:43  
Comenity Bank/Woman Within, C/O Portfolio Recovery Associates, LLC, Dept 922,  
PO Box 4115, Concord, CA 94524-4115  
516255943 +E-mail/Text: bankruptcy@cbtno.com Jun 21 2019 23:34:22 Crescent Bank & Trust,  
PO Box 61813, New Orleans, LA 70161-1813  
516211721 +E-mail/Text: bankruptcy@cbtno.com Jun 21 2019 23:34:22 Crescent Bank & Trust,  
5401 Jefferson Hwy, Suite D, New Orleans, LA 70123-4232  
516211722 E-mail/Text: mrdiscen@discover.com Jun 21 2019 23:33:06 Discover Financial Services,  
PO Box 15316, Wilmington, DE 19850  
516222817 E-mail/Text: mrdiscen@discover.com Jun 21 2019 23:33:06 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516211725 +E-mail/Text: collectionbankruptcy@oceanfirst.com Jun 21 2019 23:34:00 Ocean City Home Bank,  
1001 Asbury Avenue, Ocean City, NJ 08226-3392  
516229403 E-mail/PDF: rmscedi@recoverycorp.com Jun 21 2019 23:29:44 Orion,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
516250516 E-mail/PDF: rmscedi@recoverycorp.com Jun 21 2019 23:29:17 Orion Portfolio Services LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
517317230 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:17  
Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021,  
Norfolk VA 23541-1021  
516434714 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 21 2019 23:52:52  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
516434375 +E-mail/Text: bankruptcy@philapark.org Jun 21 2019 23:34:09 Philadelphia Parking Authority,  
701 Market Street, Suite 5400, Philadelphia, PA 19106-2895  
518161105 E-mail/Text: jennifer.chacon@spservicing.com Jun 21 2019 23:34:19  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250  
518161106 E-mail/Text: jennifer.chacon@spservicing.com Jun 21 2019 23:34:19  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250,  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250  
516211728 E-mail/Text: bankruptcy@sccompanies.com Jun 21 2019 23:34:21 Swiss Colony,  
1112 7th Avenue, Monroe, WI 53566-1364  
516276199 +E-mail/Text: bankruptcy@sccompanies.com Jun 21 2019 23:34:21 The Swiss Colony,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516211733 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jun 21 2019 23:32:28  
Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225  
516211732 E-mail/Text: bankruptcy@dcicollect.com Jun 21 2019 23:34:00 Verizon,  
c/o Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Crescent Bank & Trust, PO Box 61813, New Orleans, LA 70161-1813  
516211724\* IRS, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: 185

Page 3 of 3  
Total Noticed: 54

Date Rcvd: Jun 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Eric Clayman on behalf of Debtor Claire T Galiano jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Claire T Galiano jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Crescent Bank & Trust ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor DLJ Mortgage Capital, Inc.  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc., et. al.  
phillip.raymond@mccalla.com  
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Robert L. Saldutti on behalf of Creditor Ocean City Home Bank rsaldutti@saldutticollect.com,  
lmarciano@saldutticollect.com; kcollins@slgcollect.com  
Stephanie F. Ritigstein on behalf of Debtor Claire T Galiano jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
William E. Craig on behalf of Creditor Crescent Bank & Trust mortoncraigecf@gmail.com,  
mortoncraigecf@gmail.com

TOTAL: 12